

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

OSCAR JEOVANNY MORENO

a/k/a OSCAR JEOVANNY MORENO

MENDOZA

S.S. No.: xxx-xx-9027

Mailing Address: 5314 HADRAIN DR, Durham, NC 27703-

Case No. 10-80942

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on May 28, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 7, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 5/18/10			
				Lastname-SS#: Moreno-9027			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN				SURRENDER COLLATERAL			
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral		
	Sprint						
ARREARAGE CLAIMS				REJECTED EXECUTORY CONTRACTS/LEASES			
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
	Sprint			**			
				**			
				**			
				**			
				**			
	Midland Mtg - 1st DOT		\$5,342	**			
			**				
			**				
			**				
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Midland Mtg - 1st DOT		\$885	N/A	n/a	\$885.00	House and Land
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Lendmark		\$3,894	22.00	\$39	\$121.27	2000 Mitsubishi Montero
				5.00			
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid part)		Amount					
Law Offices of John T. Orcutt, P.C.		\$2,800					
SECURED TAXES		Secured Amt					
IRS Tax Liens		\$14,311					
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS		Amount					
IRS Taxes		\$5,659					
State Taxes		\$1,449					
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%...)		Int. %		Payoff Amt			
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED		Amount**					
DMI= None(\$0)		None(\$0)					
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers".							
PROPOSED CHAPTER 13 PLAN PAYMENT							
\$ 1,608		per month for		60		months, then	
\$ N/A		per month for		N/A		months.	
Adequate Protection Payment Period:				3.06 months.			
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAE				(Page 4 of 4)			
Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO							

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD
WILLIAM MCDONALD

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Ford Motor Credit Company**
Post Office Box 55000
Drawer 55-953
Detroit, MI 48255-0953

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

AFNI-Bloom
404 Brock Drive
Bloomington, IL 61701

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Ana Morales
53 S. Wycliff Drive
Durham, NC 27703

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

CBUSA/Sears
Post Office Box 6282
Sioux Falls, SD 57117

Lendmark Financial Services, Inc.
4720 New Centre Drive, Unit E
Wilmington, NC 28405

Experian
P.O. Box 2002
Allen, TX 75013-2002

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

Midland Mortgage Company**
Post Office Box 268950
Oklahoma City, OK 73162-8950

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Coastal Federal Credit Union **
Post Office Box 58429
Raleigh, NC 27658-8429

North Carolina Department of Re
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

North Carolina Dept of Revenue*
Post Office Box 1168
Raleigh, NC 27602-1168

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Dish Network
Dept. 0063
Palatine, IL 60055-0063

Smith Debnan Narron Drake Sair
& Myers, L.L.P
P.O. Box 26268
Raleigh, NC 27611

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858